

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing Of Claims:**

Please amend the claims as follows:

1. (Currently Amended) A method for providing a credit card product, said method comprising:

sending an applicant a credit card that has not been activated;

requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions; and

activating the credit card with the credit limit.

2. (Original) A method according to claim 1, wherein said sending the applicant a credit card that has not been activated depends on prior approval based on credit bureau information.

3. (Original) A method according to claim 2, wherein said method further comprises assigning a temporary credit limit based on credit bureau information.

4. (Previously Presented) A method according to claim 3, wherein said method further comprises not informing the applicant of a temporary credit limit.

5. (Previously Presented) A method according to claim 1, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.

6. (Original) A method according to claim 5, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.

7. (Original) A method according to claim 5, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.

8. (Original) A method according to claim 5, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.

9. (Original) A method according to claim 1, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.

10. (Original) A method according to claim 9, wherein method further comprises factoring external data into the determination of applicant's credit limit.

11. (Previously Presented) A method according to claim 1, wherein said activating the credit card comprises cross selling at least one other product based upon the applicant's answer to the risk-splitting question.

12. (Currently Amended) A system for providing a credit card product, said system comprising:

means for sending an applicant a credit card that has not been activated;

means for requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

means for determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions; and

means for activating the credit card with the credit limit.

13. (Original) A system according to claim 12, wherein said means for requiring the applicant to answer risk-splitting questions comprises means for answering and activating the credit card via the Internet.

14. (Original) A system according to claim 13, further comprising means for assigning a temporary credit limit based on credit bureau information.

15. (Original) A system according to claim 14, further comprising means for confirming the applicant's answers to the risk-splitting questions.

16. (Original) A system according to claim 15, further comprising means for combining credit bureau information and the applicant's answers to the risk-splitting questions.

17. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least a first risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the first risk-splitting question, wherein the second risk-splitting question is configured

to elicit detailed information regarding subject matter associated with the first risk-splitting question;

program code for incorporating credit bureau information into a calculation of a credit limit; and

program code for calculating an increase to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

18. (Previously Presented) A computer program product according to claim 17, wherein said calculating an increase to the credit bureau credit limit comprises of incorporating external data.

19. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least a first risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the first risk-splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

program code for incorporating credit bureau information into the calculation a credit limit for the applicant; and

program code for calculating a decrease to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

20. (Previously Presented) A computer program product according to claim 19, wherein said calculating a decrease to the credit bureau credit limit comprises of incorporating external data.

21. (Currently Amended) A method for providing a credit card product, said method comprising:

sending an applicant a credit card that has been activated;

requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions; and

increasing the credit card to the credit limit.

22. (Previously Presented) A method according to claim 21, wherein said sending the applicant a credit card that has been activated depends on prior approval and credit bureau information.

23. (Previously Presented) A method according to claim 22, wherein said method further comprises not informing the applicant of a temporary credit limit.

24. (Previously Presented) A method according to claim 23, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.

25. (Original) A method according to claim 22, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.

26. (Original) A method according to claim 22, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.

27. (Original) A method according to claim 22, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.

28. (Original) A method according to claim 21, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.

29. (Original) A method according to claim 28, wherein method further comprises combining external data into the determining of applicant's credit limit.

30. (New) A method according to claim 1, further comprising determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk-splitting question.

31. (New) A method according to claim 1, wherein requiring the applicant to answer at least the first risk-splitting question further comprises the first risk-splitting question comprising one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

32. (New) A system according to claim 12, wherein the means for requiring is further configured for determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk-splitting question.

33. (New) A system according to claim 12, further comprising the first risk-splitting question comprising one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the



applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

34. (New) A computer program product according to claim 17, wherein program code for selecting the second risk-splitting question is further configured to determine that the applicant's credit rating exceeds a threshold value before selecting the second risk-splitting question.

35. (New) A computer program product according to claim 17, wherein the program code for identifying the applicant based upon the answer to at least the first risk-splitting question further comprises the first risk-splitting question comprising one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

36. (New) A computer program product according to claim 19, wherein program code for selecting the second risk-splitting question is further configured to determine that the applicant's credit rating exceeds a threshold value before selecting the second risk-splitting question.

37. (New) A computer program product according to claim 19, wherein the program code for identifying the applicant based upon the answer to at least the first risk-splitting question further comprises the first risk-splitting question comprising one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

38. (New) A method according to claim 21, further comprising determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk-splitting question.

39. (New) A method according to claim 21, wherein requiring the applicant to answer at least the first risk-splitting question further comprises the first risk-splitting question comprising one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.